In re: Peter W Belmont Debtor Case No. 20-00407-RNO Chapter 13

#### CERTIFICATE OF NOTICE

District/off: 0314-5 User: AutoDocke Page 1 of 1 Date Rcvd: Apr 09, 2020 Form ID: pdf002 Total Noticed: 9

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 11, 2020.

+Peter W Belmont, Lake Ariel, PA 18436-8046 1051 Deer Valley Rd, db 5297987

+Deutsche Bank, 8742 Lucent Blvd Ste 300, Highlands Ranch, CO 80129-2386 +Deutsche Bank National Trust Co. Trustee (See 410), c/o Specialized Loan 5319745 c/o Specialized Loan Servicing LLC,

8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386

One Penn Center Plaza, 5297988 Phelan Hallinan Diamond & Jones, 1617 JFK Boulevard, STE 1400, Philadelphia, PA 19103

5297989 +Wallenpaupack Lake Estates, 1005 Wallenpaupack Drive, Lake Ariel, PA 18436-8138

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

+E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Apr 09 2020 20:08:47
PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
E-mail/PDF: resurgentbknotifications@resurgent.com Apr 09 2020 19:58:22 5305815

Pinnacle Credit Services, LLC, Resurgent Capital Services, PO Box 10587,

Greenville, SC 29603-0587

5298466 +E-mail/PDF: gecsedi@recoverycorp.com Apr 09 2020 19:56:51 Synchrony Bank C/O PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
E-mail/PDF: EBN\_AIS@AMERICANINFOSOURCE.COM Apr 09 2020 20:08:48 Verizon, 5319269 by American InfoSource as agent, PO Box 4457, Houston, TX 77210-4457

TOTAL: 4

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 11, 2020 Signature: /s/Joseph Speetjens

#### CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 9, 2020 at the address(es) listed below:

Charles J DeHart, III (Trustee) TWecf@pamd13trustee.com on behalf of Creditor Deutsche Bank National Trust Company, as Trustee for James Warmbrodt HSI Asset Securitization Corporation Trust 2007-HE2, Et Al... bkgroup@kmllawgroup.com Mark E. Moulton on behalf of Debtor 1 Peter W Belmont markmoulton@moultonslaw.com,

staff@moultonslaw.com United States Trustee ustpregion03.ha.ecf@usdoj.gov

TOTAL: 4

## **LOCAL BANKRUPTCY FORM 3015-1**

## IN THE UNITED STATES BANKRUPTCY COURT FOR THE MIDDLE DISTRICT OF PENNSYLVANIA

IN RE: Peter W Belmont		CHAPTER:		ΓER:	13	
		CA	SE I	NO.	20-bk-	
	Debtor(s)	0 0	X	Number of M	L PLAN D PLAN (indicate #) Motions to Avoid Liens Motions to Value Collateral	

## **CHAPTER 13 PLAN**

#### **NOTICES**

Debtors must check one box on each line to state whether or not the plan includes each of the following items. If an item is checked as "Not Included" or if both boxes are checked or if neither box is checked, the provision will be ineffective if set out later in the plan.

1	The plan contains nonstandard provisions, set out in § 9, which are not included in the standard plan as approved by the U.S. Bankruptcy Court for the Middle District of Pennsylvania.	□ Included	X Not Included
2	The plan contains a limit on the amount of a secured claim, set out in § 2.E, which may result in a partial payment or no payment at all to the secured creditor.	□ Included	X Not Included
3	The plan avoids a judicial lien or nonpossessory, nonpurchase- money security interest, set out in § 2.G	☐ Included	X Not Included

#### YOUR RIGHTS WILL BE AFFECTED

READ THIS PLAN CAREFULLY. If you oppose any provision of this plan, you must file a timely written objection. This plan may be confirmed and become binding on you without further notice or hearing unless a written objection is filed before the deadline stated on the Notice issued in connection with the filing of the plan.

#### 1. PLAN FUNDING AND LENGTH OF PLAN.

#### A. Plan Payments From Future Income

1. To date, the Debtor paid \$ -0- (enter \$0 if no payments have been made to the Trustee to date). Debtor shall pay to the Trustee for the remaining term of the plan the following payments. If applicable, in addition to monthly plan payments, Debtor shall make conduit payments through the Trustee as set forth below. The total base plan is \$ 14,462.64 plus other payments and property stated in § 1B below:

Start mm/yyyy	End mm/yyyy	Plan Payment	Estimated Conduit Payment	Total Monthly Payment	Total Payment Over Plan Tier
03/20	07/20	50.00	-0-	50.00	200.00
08/20	02/25	254.69	-0-	254.69	14,262.64
				Total Payments:	14,462.64

- 2. If the plan provides for conduit mortgage payments, and the mortgagee notifies the Trustee that a different payment is due, the Trustee shall notify the Debtor and any attorney for the Debtor, in writing, to adjust the conduit payments and the plan funding. Debtor must pay all post-petition mortgage payments that come due before the initiation of conduit mortgage payments.
- 3. Debtor shall ensure that any wage attachments are adjusted when necessary to conform to the terms of the plan.
- 4. Check One:
  - Debtor is at or under median income.

## B. Additional Plan Funding From Liquidation of Assets/Other

1. The Debtor estimates that the liquidation value of this estate is \$ Enter text here. (Liquidation value is calculated as the value of all non-exempt assets after the deduction of valid liens and encumbrances and before the deduction of Trustee fees and priority claims.)

*Check one of the following two lines:* 

No assets will be liquidated. If this is checked, skip  $\S$  1.B.2 and complete  $\S$  1.B.3 if applicable.

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Certain assets will be liquidated as follows:

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- 2. In addition to the above specified plan payments, Debtor shall dedicate to the plan proceeds in the estimated amount of \$ Enter text here from the sale of property known and designated as Enter text here. All sales shall be completed by Date. If the property does not sell by the date specified, then the disposition of the property shall be as follows: Enter text here
- 3. Other payments from any source(s) (describe specifically) shall be paid to the Trustee as follows: Enter text here

#### 2. SECURED CLAIMS.

<i>A</i> .	<b>Pre-Confirmation Distributions.</b>	Check One:

✓ None.

# B. Mortgages (Including Claims Secured by Debtor's Principal Residence) and Other Direct Payments by Debtor. Check One:

None.
If this is checked, the rest of § 2.B need not be completed or reproduced.

X Payments will be made by the Debtor directly to the creditor according to the original contract terms, and without modification of those terms unless otherwise agreed to by the contracting parties. All liens survive the plan if not avoided or paid in full under the plan.

Name of Creditor	Description of Collateral	Last Four Digits of Account Number
Deutsche Bank	1051 Deer Valley Rd Lake Ariel	
WLE POA	1051 Deer Valley Rd Lake Ariel	

## C. Arrears (Including, but not limited to, claims secured by Debtor's principal residence). Check One:

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None.
If this is checked, the rest of $\S$ 2.C need not be completed or reproduced.

X The Trustee shall distribute to each creditor set forth below the amount of

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arrearages in the allowed claim. If post-petition arrears are not itemized in an allowed claim, they shall be paid in the amount stated below. Unless otherwise ordered, if relief from the automatic stay is granted as to any collateral listed in this section, all payments to the creditor as to that collateral shall cease, and the claim will no longer be provided for under § 1322(b)(5) of the Bankruptcy Code:

Name of Creditor	Description of Collateral	Estimated Pre-petition Arrears to be Cured	Estimated Postpetition Arrears to be Cured	Estimated T otal to be paid in plan
Deutsche Bank	1051 Deer Valley Rd Lake Ariel	11,200.00	-0-	11,200.00
WLE POA	1051 Deer Valley Rd Lake Ariel	911.20	-0-	911.20

D.	Other secured claims (	conduit pa	yments and	claims for	which a §	506
	valuation is not applic	able, etc.)	Check One	:		

None.

- E. Secured claims for which a § 506 valuation is applicable. Check One:
  - None.
- F. Surrender of Collateral. Check One:
  - ✓ None.
- **G.** <u>Lien Avoidance</u>. Do not use for mortgages or for statutory liens, such as tax liens. Check One:
  - ✓ None.

## 3. PRIORITY CLAIMS.

## A. Administrative Claims

- 1. <u>Trustee's Fees</u>. Percentage fees payable to the Trustee will be paid at the rate fixed by the United States Trustee.
- 2. <u>Attorney's fees</u>. Complete only one of the following options:

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- a. In addition to the retainer of \$ 1,200.00 already paid by the Debtor, the amount of \$ 2,000.00 in the plan. This represents the unpaid balance of the presumptively reasonable fee specified in L.B.R. 2016-2(c); or
- b. \$ Enter text here per hour, with the hourly rate to be adjusted in accordance with the terms of the written fee agreement between the Debtor and the attorney. Payment of such lodestar compensation shall require a separate fee application with the compensation approved by the Court pursuant to L.B.R. 2016-2(b).
- 3. Other. Other administrative claims not included in §§ 3.A.1 or 3.A.2 above. *Check one:* 
  - None.

#### B. Priority Claims (including certain Domestic Support Obligations).

Allowed unsecured claims entitled to priority under § 1322(a) will be paid in full unless modified under §9.

Name of Creditor	<b>Estimated Total Payment</b>

- C. <u>Domestic Support Obligations assigned to or owed to a governmental unit under 11 U.S.C. §507(a)(1)(B)</u>. Check one:
  - ✓ None.
- 4. UNSECURED CLAIMS.
  - A. Claims of Unsecured Nonpriority Creditors Specially Classified. Check one:
    - ✓ None.
  - B. Remaining allowed unsecured claims will receive a pro-rata distribution of funds remaining after payment of other classes.
- 5. EXECUTORY CONTRACTS AND UNEXPIRED LEASES. Check one:

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- None.
- 6. VESTING OF PROPERTY OF THE ESTATE.

Property of the estate will vest in the Debtor upon

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	Check the applicable line:
	X plan confirmation.
	□ entry of discharge.
	□ closing of case.
7.	DISCHARGE: (Check one)
	X The debtor will seek a discharge pursuant to § 1328(a).
	☐ The debtor is not eligible for a discharge because the debtor has previously received a discharge described in § 1328(f).

#### 8. ORDER OF DISTRIBUTION:

If a pre-petition creditor files a secured, priority or specially classified claim after the bar date, the Trustee will treat the claim as allowed, subject to objection by the Debtor.

Payments from the plan will be made by the Trustee in the following order:

Level 1: Enter text here

Level 2: Enter text here

Level 3: Enter text here

Level 4: Enter text here

Level 5: Enter text here

Level 6: Enter text here

Level 7: Enter text here

Level 8: Enter text here

If the above Levels are filled in, the rest of § 8 need not be completed or reproduced. If the above Levels are not filled-in, then the order of distribution of plan payments will be determined by the Trustee using the following as a guide:

Level 1: Adequate protection payments.

Level 2: Debtor's attorney's fees.

Level 3: Domestic Support Obligations.

Level 4: Priority claims, pro rata.

Level 5: Secured claims, pro rata.

Level 6: Specially classified unsecured claims.

Level 7: Timely filed general unsecured claims.

Level 8: Untimely filed general unsecured claims to which the Debtor has not objected.

## 9. NONSTANDARD PLAN PROVISIONS.

Include the additional provisions below or on an attachment. Any nonstandard provision placed elsewhere in the plan is void. (NOTE: The plan and any attachment must be filed as one document, not as a plan and exhibit.)

None

Dated: January 31, 2020 <u>s/Mark E. Moulton</u> Attorney for Debtor

> s/Peter W. Belmont Debtor

By filing this document, the debtor, if not represented by an attorney, or the Attorney for Debtor also certifies that this plan contains no nonstandard provisions other than those set out in § 9.